

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION

In re: RUSSELL, SUSAN D.

§ Case No. 09-74444

CHRISTIAN, SUSAN D.

§
§
§

Debtor(s)

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

JAMES E. STEVENS, chapter 7 trustee, submits this Final Account,
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: \$344,905.00
(without deducting any secured claims)

Assets Exempt: \$38,284.37

Total Distribution to Claimants: \$8,966.67

Claims Discharged
Without Payment: \$9,545.13

Total Expenses of Administration: \$3,150.74

3) Total gross receipts of \$ 14,004.71 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 1,887.30 (see **Exhibit 2**), yielded net receipts of \$12,117.41 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$304,088.74	\$112,914.26	\$0.00	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	0.00	3,150.74	3,150.74	3,150.74
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	22,209.81	8,966.67	8,966.67	8,966.67
TOTAL DISBURSEMENTS	\$326,298.55	\$125,031.67	\$12,117.41	\$12,117.41

4) This case was originally filed under Chapter 7 on October 11, 2009.
The case was pending for 23 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 09/14/2011 By: /s/JAMES E. STEVENS
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 –GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
Inheritance from mother from AXA Equitable and r	1129-000	14,004.37
Interest Income	1270-000	0.34
TOTAL GROSS RECEIPTS		\$14,004.71

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
RUSSELL, SUSAN D.	Dividend paid 100.00% on \$1,887.30; Claim# SURPLUS; Filed: \$1,887.30; Reference: 8200-000		1,887.30
TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES			\$1,887.30

EXHIBIT 3 –SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
2	Suntrust Mortgage Inc	4110-000	112,914.26	112,914.26	0.00	0.00
NOTFILED	BAC Home Loans Servicing, LP	4110-000	162,012.63	N/A	N/A	0.00
NOTFILED	GMAC	4110-000	12,161.85	N/A	N/A	0.00
NOTFILED	Harris N.A.	4110-000	17,000.00	N/A	N/A	0.00
TOTAL SECURED CLAIMS			\$304,088.74	\$112,914.26	\$0.00	\$0.00

EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
JAMES E. STEVENS	2100-000	N/A	1,961.74	1,961.74	1,961.74
Barrick, Switzer Law Firm	3110-000	N/A	1,189.00	1,189.00	1,189.00
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		N/A	3,150.74	3,150.74	3,150.74

EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		N/A	0.00	0.00	0.00

EXHIBIT 6 –PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
None						
TOTAL PRIORITY UNSECURED CLAIMS			0.00	0.00	0.00	0.00

EXHIBIT 7 –GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	Chase Bank USA,N.A	7100-000	4,572.22	1,222.51	1,222.51	1,222.51
1I	Chase Bank USA,N.A	7990-000	N/A	6.62	6.62	6.62
3	CAPITAL ONE BANK USA, N.A.	7100-000	3,889.96	3,792.17	3,792.17	3,792.17
3I	CAPITAL ONE BANK USA, N.A.	7990-000	N/A	20.53	20.53	20.53
4	GE Money Bank dba BERNINA A/GEMB	7100-000	486.63	399.58	399.58	399.58
4I	GE Money Bank dba BERNINA A/GEMB	7990-000	3,000.00	2.16	2.16	2.16
5	GE Money Bank dba BERNINA A/GEMB	7100-000	N/A	2,746.97	2,746.97	2,746.97

5I	GE Money Bank dba BERNINA A/GEMB	7990-000	N/A	14.87	14.87	14.87
6	PYOD LLC its successors and assigns as assignee of	7100-000	715.87	757.16	757.16	757.16
6I	PYOD LLC its successors and assigns as assignee of	7990-000	N/A	4.10	4.10	4.10
NOTFILED	Keller Williams	7100-000	unknown	N/A	N/A	0.00
NOTFILED	American General Finance	7100-000	5,909.64	N/A	N/A	0.00
NOTFILED	Dell Financial Services C/O DFS Customer Care Dept.	7100-000	1,869.07	N/A	N/A	0.00
NOTFILED	Pembroke 2 Condo Association	7100-000	263.00	N/A	N/A	0.00
NOTFILED	North Shore Gas	7100-000	32.95	N/A	N/A	0.00
NOTFILED	ComEd	7100-000	43.00	N/A	N/A	0.00
NOTFILED	Kohl's Payment Center	7100-000	1,427.47	N/A	N/A	0.00
TOTAL GENERAL UNSECURED CLAIMS			22,209.81	8,966.67	8,966.67	8,966.67

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 09-74444

Trustee: (330420) JAMES E. STEVENS

Case Name: RUSSELL, SUSAN D.

Filed (f) or Converted (c): 10/11/09 (f)

§341(a) Meeting Date: 11/19/09

Period Ending: 09/14/11

Claims Bar Date: 03/17/10

1		2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)		Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=§554(a) DA=§554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #						
1	Condo located at: 1387 Stratford Dr., Gurnee, Imported from original petition Doc# 1	129,900.00	0.00	DA	0.00	FA
2	Residential property located at: 1505, IL 60050 Imported from original petition Doc# 1	172,000.00	0.00	DA	0.00	FA
3	Cash on hand Imported from original petition Doc# 1	5.00	0.00	DA	0.00	FA
4	Bank of America accounts: Checking-\$50.00; Savin Imported from original petition Doc# 1	150.00	0.00	DA	0.00	FA
5	Miscellaneous audio, video, and computer Imported from original petition Doc# 1	1,000.00	0.00	DA	0.00	FA
6	Clothing Imported from original petition Doc# 1	300.00	0.00	DA	0.00	FA
7	Digital camera and other hobby equipment. Imported from original petition Doc# 1	50.00	0.00	DA	0.00	FA
8	401K through employer other pension or profit sh Imported from original petition Doc# 1	9,000.00	0.00	DA	0.00	FA
9	Inheritance from mother from AXA Equitable and r Imported from original petition Doc# 1	15,000.00	14,004.37	DA	14,004.37	FA
10	2009 Saturn Imported from original petition Doc# 1	17,000.00	0.00	DA	0.00	FA
11	2 PC's Imported from original petition Doc# 1	500.00	0.00	DA	0.00	FA
Int	INTEREST (u)	Unknown	N/A		0.34	FA
12	Assets Totals (Excluding unknown values)	\$344,905.00	\$14,004.37		\$14,004.71	\$0.00

Major Activities Affecting Case Closing:

Initial Projected Date Of Final Report (TFR): August 31, 2010

Current Projected Date Of Final Report (TFR): February 22, 2010 (Actual)

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-74444

Case Name: RUSSELL, SUSAN D.

Taxpayer ID #: **-***8295

Period Ending: 09/14/11

Trustee: JAMES E. STEVENS (330420)

Bank Name: The Bank of New York Mellon

Account: 9200-*****97-65 - Money Market Account

Blanket Bond: \$372,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
01/05/11	{9}	Attorney Charles T. Reilly	Debtor's 1/3 interest in AXA Account in Mother's Estate	1129-000	14,004.37		14,004.37
01/31/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.09		14,004.46
02/28/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.10		14,004.56
03/31/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.11		14,004.67
04/13/11	Int	The Bank of New York Mellon	Current Interest Rate is 0.0100%	1270-000	0.04		14,004.71
04/13/11		To Account #9200*****9766	transfer to close money market account	9999-000		14,004.71	0.00

ACCOUNT TOTALS	14,004.71	14,004.71	\$0.00
Less: Bank Transfers	0.00	14,004.71	
Subtotal	14,004.71	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$14,004.71	\$0.00	

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-74444

Case Name: RUSSELL, SUSAN D.

Taxpayer ID #: **-***8295

Period Ending: 09/14/11

Trustee: JAMES E. STEVENS (330420)

Bank Name: The Bank of New York Mellon

Account: 9200-*****97-66 - Checking Account

Blanket Bond: \$372,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
04/13/11		From Account #9200*****9765	transfer to close money market account	9999-000	14,004.71		14,004.71
04/13/11	101	Barrick, Switzer Law Firm	Dividend paid 100.00% on \$1,189.00, Attorney for Trustee Fees (Trustee Firm); Reference:	3110-000		1,189.00	12,815.71
04/13/11	102	JAMES E. STEVENS	Dividend paid 100.00% on \$1,961.74, Trustee Compensation; Reference:	2100-000		1,961.74	10,853.97
04/13/11	103	RUSSELL, SUSAN D.	Dividend paid 100.00% on \$1,887.30; Claim# SURPLUS; Filed: \$1,887.30; Reference:	8200-000		1,887.30	8,966.67
04/13/11	104	CAPITAL ONE BANK USA, N.A.	Combined Check for Claims#3,3I			3,812.70	5,153.97
			Dividend paid 100.00% 3,792.17 on \$3,792.17; Claim# 3; Filed: \$3,792.17	7100-000			5,153.97
			Dividend paid 100.00% 20.53 on \$20.53; Claim# 3I; Filed: \$20.53	7990-000			5,153.97
04/13/11	105	Chase Bank USA,N.A	Combined Check for Claims#1,1I			1,229.13	3,924.84
			Dividend paid 100.00% 1,222.51 on \$1,222.51; Claim# 1; Filed: \$1,222.51	7100-000			3,924.84
			Dividend paid 100.00% 6.62 on \$6.62; Claim# 1I; Filed: \$6.62	7990-000			3,924.84
04/13/11	106	GE Money Bank dba BERNINA A/GEMB	Combined Check for Claims#4,5,4I,5I			3,163.58	761.26
			Dividend paid 100.00% 399.58 on \$399.58; Claim# 4; Filed: \$399.58	7100-000			761.26
			Dividend paid 100.00% 2,746.97 on \$2,746.97; Claim# 5; Filed: \$2,746.97	7100-000			761.26
			Dividend paid 100.00% 2.16 on \$2.16; Claim# 4I; Filed: \$2.16	7990-000			761.26
			Dividend paid 100.00% 14.87 on \$14.87; Claim# 5I; Filed: \$14.87	7990-000			761.26
04/13/11	107	PYOD LLC its successors and assigns as assignee of	Combined Check for Claims#6,6I			761.26	0.00
			Dividend paid 100.00% 757.16 on \$757.16; Claim# 6;	7100-000			0.00

Subtotals :

\$14,004.71

\$14,004.71

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-74444

Case Name: RUSSELL, SUSAN D.

Taxpayer ID #: **-***8295

Period Ending: 09/14/11

Trustee: JAMES E. STEVENS (330420)

Bank Name: The Bank of New York Mellon

Account: 9200-*****97-66 - Checking Account

Blanket Bond: \$372,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
			Filed: \$757.16				
			Dividend paid 100.00% on \$4.10; Claim# 6l; Filed: \$4.10	4.10 7990-000			0.00

ACCOUNT TOTALS	14,004.71	14,004.71	\$0.00
Less: Bank Transfers	14,004.71	0.00	
Subtotal	0.00	14,004.71	
Less: Payments to Debtors		1,887.30	
NET Receipts / Disbursements	\$0.00	\$12,117.41	

	Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS			
MMA # 9200-*****97-65	14,004.71	0.00	0.00
Checking # 9200-*****97-66	0.00	12,117.41	0.00
	\$14,004.71	\$12,117.41	\$0.00